

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

78
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7-18-03

In re application of:

Donald STONE

Art Unit: 2167

Appl. No. 09/891,374

Examiner: NOT YET ASSIGNED

Confirmation No. 2405

Filed: June 27, 2001

Atty. Docket No. 33343-173349

For: RULE-BASED SYSTEM AND
APPARATUS FOR RATING
TRANSACTIONS

Customer No.



26694

PATENT TRADEMARK OFFICE

Information Disclosure Statement

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

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This is an Information Disclosure Statement submitted under 37 C.F.R. § 1.97 within the time specified under 37 C.F.R. § 1.97(b).

In order to comply the duty of disclosure pursuant to 37 C.F.R. § 1.56, submitted herewith is a form listing the documents cited in the International Search report of International Application No. PCT/US02/20123. The relevance of each document is indicated in the International Search Report.

Copies of the documents are not being provided since copies are furnished directly by WIPO under an exchange program between the PTO, the EPO and the JPO.

If the copies were not furnished and a copy of a cited document is desired, please inform the undersigned and a copy of the missing document will be supplied.

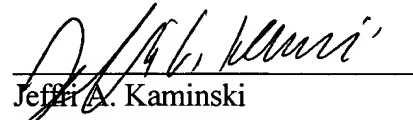
In view of the above, no further statement of relevance need be given, and as all requirements of 37 C.F.R. § 1.97 and § 1.98, and all official guidelines pertaining to

Information Disclosure Statement
Application No. 09/891,374

Information Disclosure Statements have been complied with, it is respectfully requested that the Examiner consider the cited publications and make them of record.

Respectfully submitted,

Date: 7-31-03


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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Complete if Known

Application Number	09/891,374
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Filing Date	June 27, 2001
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First Named Inventor	Donald STONE
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Group Art Unit	2167
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Examiner Name	TBA
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Attorney Docket Number	33343-173349
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Sheet	1	of	1
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U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

**Examiner
Signature**

Date Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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